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TO **NAME** U.S. Patent Office TC 3600/Examiner Colbert
 FIRM United States Patent and Trademark Office
 FAX NO.: 703-872-9306
 PHONE NO.: 703-308-7064

PAGES (INCLUDING COVER): 22

ORIGINAL TO FOLLOW IN MAIL: ☐ Yes ☒ No

FROM **NAME:** Nancy J. Flint
 DIRECT DIAL: 305-810-2522

MESSAGE Examiner Colbert, attached is an Amendment after Final Rejection responsive to the Final Rejection dated February 28, 2005 for your consideration in U.S. Patent Application Ser. No. 09/506,434. Thank you very much for your assistance in this matter.

 IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700 .

OPERATOR

DATE: April 26, 2005
 TIME:
 CLIENT/MATTER NAME: 47004
 CLIENT/MATTER NO.: 000059

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APR 26 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/506,434 Confirmation No.: 8248
Applicant : Ravi Acharya et. al.
Filed : February 18, 2000
Title : System and Method for Electronic Deposit of Third Party Checks By
Non-Commercial Banking Customers From Remote Locations
TC/Art Unit : 3624
Examiner: : Ella Colbert

Docket No. : 47004.000059
Customer No. : 21967

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL REJECTION PURSUANT TO 37 C.F.R. § 1.116

Sir:

Applicants hereby submit this Amendment After Final Rejection in response to the Final Rejection mailed on February 28, 2005 ("Final Rejection") and request that this amendment be entered, the application reconsidered in light of the amendments and remarks made herein and all claims be allowed.

Amendments to the specification begin on page 2 of this Response.

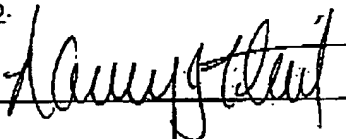
Amendments to the claims begin on page 3 of this Response.

Remarks begin on page 13 of this Response.

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I hereby certify that this correspondence is being facsimile
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Nancy J. Flint

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certificate must identify each submitted paper.

1. Amendment after Final Rejection responsive to Final Rejection dated
February 28, 2005 for U.S. Patent Application Ser. No. 09/506,434 20
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2. Certificate of Fax Transmission, 1 page
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